

Fill in this information to identify the case:

Debtor 1 Venita Davidson

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of MO

Case number 13-44127-399

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as indenture trustee, for the CSMC 2014-

Name of creditor: RPL2 Trust, Mortgage-Backed Notes, Series 2014-RPL2 Court claim no. (if known): 20

Last 4 digits of any number you use to identify the debtor's account:

6 4 1 2

Date of payment change:

Must be at least 21 days after date of this notice 07/01/2017

New total payment:

Principal, interest, and escrow, if any \$ \$1,579.11

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ \$509.56

New escrow payment: \$ \$557.83

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Venita Davidson Case number (if known) 13-44127-399
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ William T. Holmes, II

Signature

Date 05/19/2017

Print: William T. Holmes, II, #59759, #59759MO
First Name Middle Name Last Name

Title Attorney for Creditor

Company Millsap & Singer, LLC

Address 612 Spirit Drive
Number Street

St.Louis, MO 63005
City State ZIP Code

Contact phone (636) 537-0110

Email bkty@msfirm.com

SELECT
Portfolio
SERVICING, inc.
P.O. Box 65250
Salt Lake City, UT 84165-0250Phone Number: 800-258-8602
www.spservicing.com

Account Number: [REDACTED]

Statement Date: 03/27/17

[REDACTED]
VENITA JACKSON
1275 CHATEAU WOODS DR
SAINT LOUIS MO 63135

This statement is for informational purposes only.
RE: Important notice regarding your Escrow and your new mortgage payment amount.

Dear VENITA JACKSON:

Select Portfolio Servicing, Inc. (SPS) reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow and the details related to your account.

1. What is the amount of my new monthly payment?

TABLE 1	Current Payment (as of last analysis)	New Payment (as of July 01, 2017)	Change
Principal and Interest		\$1,021.28	
Regular Escrow Payments	\$399.75	\$475.34	\$75.59
Monthly Shortage Payment	\$109.81	\$82.49	-\$27.32
Total Payment		\$1,579.11	

Since you are in active bankruptcy, your new payment amount shown above is the amount due on the payment due date for each month starting on the month following the date you filed your petition. If the trustee is making your mortgage payments directly to SPS, you may need to modify your plan.

2. Why did the escrow portion of my payment change?

There are 2 main reasons your escrow account payment may change from year to year.

A. Regular Escrow Payments - Changes occur based on the expected property tax or insurance payments that were made this past year. Table 2 shows your payment results this past year.

TABLE 2 Escrowed Item	Prior Year Payments	Current Year Payments	Change
COUNTY TAX	\$3,140.02	\$3,118.98	-\$21.04
HAZARD INS	\$1,657.00	\$2,585.00	\$928.00
Total annual Escrow Payments	\$4,797.02	\$5,703.98	\$906.96
Monthly Escrow Payments	\$399.75	\$475.34	\$75.59
Monthly Shortage Payment	\$109.81	\$82.49	-\$27.32

B. Repayment of Escrow Shortage - Please be advised that this is not an attempt to collect any pre-petition debt, which we have previously claimed on the Proof of Claim. Any shortages used to calculate this analysis do not include any unpaid taxes and/or insurance that we previously filed in the Proof of Claim. In Table 1, the "Regular Escrow Payments" row shows the full escrow payment required, including all escrow elements and the "monthly shortage payments" row shows the current amount of monthly shortage which is the amount to be collected towards the shortage. In Table 2, the "Monthly Escrow Payments" row shows only the escrow elements without any overage/shortage amounts and the "Monthly Shortage Payments" row shows the current amount of monthly shortage which is the amount to be collected towards the shortage. There is a shortage in your escrow account which on the date of this statement is \$1,979.82. The shortage may be paid in a lump sum or if you elect may be paid over a 24 month period at \$82.49 per month as shown in table 1 above.

Your total shortage is \$1,979.82 (this is determined by subtracting your bankruptcy escrow amount from the required amount). Your bankruptcy escrow amount is \$2,744.43, which is the remaining shortage (the amount required to be in your escrow account plus any pre-petition advances) as of the date of filing. Your escrow required amount is \$2,851.94.

Table 3 -

The following is an itemization of the disbursements made for taxes and insurance since your last analysis. The Letter E beside an amount indicates that the payment or distribution has not yet occurred but is estimated to occur as shown.

Table 3 Month	Description	Payments Estimate	Actual	Disbursements Estimate	Actual	Total Balance
History	Beginning Balance					-\$1,648.96
September		399.75	385.03 *	0.00	0.00	-1,263.93
October		399.75	0.00 *	0.00	0.00	-1,263.93
November	COUNTY TAX	399.75	1,019.12 *	0.00	3,118.98 *	-3,363.79
December	COUNTY TAX	399.75	0.00 *	3,140.02	0.00 *	-3,363.79
December	HAZARD INS	0.00	0.00	0.00	2,585.00 *	-5,948.79
January	HAZARD INS	399.75	1,528.68 *	1,657.00	0.00 *	-4,420.11
February		399.75	0.00 *	0.00	0.00	-4,420.11
March		399.75	1,019.12 E	0.00	0.00 E	-3,400.99
April		399.75	509.56 E	0.00	0.00 E	-2,891.43
May		399.75	509.56 E	0.00	0.00 E	-2,381.87
June		399.75	509.56 E	0.00	0.00 E	-1,872.31

Still need more information about your escrow analysis? Please contact us as follows:

- **WEB** - go to www.spservicing.com for more information about your payments
- **Phone** - Please call us at 800-258-8602. Customer Service Representatives are available as follows:
Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and
Saturday from 8 a.m. to 2 p.m., Eastern Time.

Table 4

This table shows the current estimate for escrow activity and required balances for each month.

This table shows the projected low balance point used to calculate an escrow reserve shortage repayment or overage.

Table 4 Current Estimate	Payments Estimate	Disbursements Estimate	Balance Required
July	475.34	0.00	\$2,851.94
August	475.34	0.00	3,327.28
September	475.34	0.00	3,802.62
October	475.34	0.00	4,277.96
November	HAZARD INS 475.34	2,585.00	4,753.30
December	COUNTY TAX 475.34	3,118.98	2,643.64
January	475.34	0.00	0.00 **
February	475.34	0.00	475.34
March	475.34	0.00	950.68
April	475.34	0.00	1,426.02
May	475.34	0.00	1,901.36
June	475.34	0.00	2,376.70
			2,852.04

** Low balance is used to determine escrow surplus or shortage in your escrow account resulting from anticipated disbursements for your property taxes and/or insurance premiums over the coming year. The difference between the projected balance and the minimum required balance will determine whether excess funds (surplus) or deficit funds (shortage) are projected for your escrow account in the coming year.

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- **WEB** - go to www.spservicing.com for more information about your payments
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Saturday from 8 a.m. to 2 p.m., EST.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

In The Matter Of:)	
)	Case Number 13-44127-399
Venita Davidson)	
)	
Debtor,)	Chapter 13
)	
Christiana Trust, a division of Wilmington)	
Savings Fund Society, FSB, as indenture)	
trustee, for the CSMC 2014-RPL2 Trust,)	
Mortgage-Backed Notes, Series 2014-)	
RPL2)	
)	
Creditor,)	
)	

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on May 19, 2017, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court pursuant to CM/ECF as set out on the Notice of Electronic filing as issued by the Court or in the alternative has been served by depositing a true and correct copy of same enclosed in a postage prepaid, properly addressed envelope, in a post office official depository under the exclusive care and custody of the United States Postal Service within the state of Missouri on those parties directed by the Court on the Notice of Electronic Filing issued by the Court as required by the Federal Rules of Bankruptcy Procedure and the Local Rules of the United States Bankruptcy Court.

/s/ William T. Holmes, II

Electronic Mail Notice List

The following is the list of attorneys who are currently on the list to receive e-mail notices for this case.

David Nelson Gunn

Diana S. Daugherty

Office of the United States Trustee

Manual Notice List

The following is a list of parties who are not on the list to receive e-mail notices for this case (who therefore require manual noticing).

Venita Davidson
1275 Chateau Woods Drive
Ferguson, MO 63135